

EAST Search History**EAST Search History (Prior Art)**

| Ref # | Hits | Search Query | DBs | Default Operator | Plurals | Time Stamp |
|-------|------|--|---|------------------|---------|---------------------|
| S1 | 4 | "20020123962" or "5966698".pn. | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | NEAR | ON | 2009/12/14 09:27 |
| S2 | 0 | (pay or lower or reduce) debt with (prior or before or preceding) issu\$3 card | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | NEAR | ON | 2009/12/14 09:46 |
| S3 | 0 | (pay or lower or reduce) debt same (prior or before or preceding) issu\$3 (card or credit) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | NEAR | ON | 2009/12/14 09:47 |
| S4 | 8 | (pay or lower or reduce) debt same (prior or before or preceding) issu\$3 (card or credit) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | WITH | ON | 2009/12/14 09:47 |
| S5 | 8 | (pay or lower or reduce) debt same (prior or before or preceding) (issu\$3 or opening) (card or credit) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | WITH | ON | 2009/12/14 09:48 |
| S6 | 8 | (pay or lower or reduce) (debt or liabilit \$3) same (prior or before or preceding) (issu\$3 or opening) (card or credit) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | WITH | ON | 2009/12/14 09:50 |
| S7 | 76 | (pay or lower or reduce)near5 (debt or liabilit\$3) and (prior or before or preceding) (issu\$3 or opening) (card or credit) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | WITH | ON | 2009/12/14 09:51 |

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| S8 | 22 | (pay or lower or reduce) near5 (debt or liability\$3) same10 (prior or before or preceding) (issu\$3 or opening) (card or credit) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | WITH | ON | 2009/12/14 09:51 |
| S9 | 15 | (pay or lower or reduce) near5 (debt or liability\$3) same10 (prior or before or preceding) (issu\$3 or opening) (card or credit) not S4 | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | WITH | ON | 2009/12/14 09:51 |
| S10 | 61 | S7 not S9 | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | WITH | ON | 2009/12/14 09:56 |
| S11 | 0 | evaluat\$ debt with (prior or before or preceding) issu\$3 card | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | NEAR | ON | 2009/12/14 09:57 |
| S12 | 0 | evaluat\$ debt with (prior or before or preceding) issu\$3 (card or credit) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | NEAR | ON | 2009/12/14 09:57 |
| S13 | 0 | evaluat\$ debt with (prior or before or preceding) (approv\$3 or grant\$3 or issu\$3) (card or credit) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | NEAR | ON | 2009/12/14 09:58 |
| S14 | 0 | (pay or lower or reduce) debt with (prior or before or preceding) (approv\$3 or grant\$3 or issu\$3) (card or credit) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | NEAR | ON | 2009/12/14 09:58 |
| S15 | 5 | (pay or lower or reduce) debt with (prior or before or preceding) (approv\$3 or grant\$3 or issu\$3) (card or credit) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | WITH | ON | 2009/12/14 09:58 |

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| S16 | 5 | (pay or lower or reduc\$3) debt with(prior or before or preceding)(approv\$3 or grant\$3 or issu\$3) (card or credit) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | WITH | ON | 2009/12/14 09:59 |
| S17 | 24 | (evaluat\$3 or pay or lower or reduce)near5(debt or liabilit\$3) same10 (prior or before or preceding)(issu\$3 or open\$3 or approv\$3 or grant\$3) (card or credit)not S4 | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | WITH | ON | 2009/12/14 10:00 |
| S18 | 31 | (evaluat\$3 or pay or lower or reduce)near5(debt or liabilit\$3) same10 qualify\$3 (card or credit) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | WITH | ON | 2009/12/14 10:07 |
| S19 | 2 | (evaluat\$3 or pay or lower or reduce)near5(debt or liabilit\$3) with(eligible or qualify\$3) (card or credit) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | WITH | ON | 2009/12/14 10:08 |
| S20 | 15 | (evaluat\$3 or pay or lower\$3 or reduc\$3) near5 (debt or liabilit\$3) same(eligible or qualify\$3)(card or credit) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | WITH | ON | 2009/12/14 10:10 |
| S21 | 94 | fund ((hsa or fsa) and account) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | WITH | ON | 2009/12/14 11:17 |
| S22 | 45 | fund ((hsa or fsa or tax advantage) and (bank or non-tax advantage) account) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | WITH | ON | 2009/12/14 11:18 |
| S23 | 63 | (fund or deposit) ((hsa or fsa or tax advantage) and (bank or non-tax advantage or after tax) account) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | WITH | ON | 2009/12/14 11:20 |

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| S24 | 1 | (automatic\$3 or automated) (fund or deposit) ((hsa or fsa or tax advantage) and (bank or non-tax advantage or after tax) account) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | WITH | ON | 2009/12/14 11:25 |
| S25 | 8 | (automatic\$3 or automated)same (fund or deposit) ((hsa or fsa or tax advantage) and (bank or non-tax advantage or after tax) account) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | WITH | ON | 2009/12/14 11:25 |
| S26 | 0 | paycheck automatic deduction (ira or hsa) and paycheck automatic deposit | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | NEAR | ON | 2009/12/14 11:42 |
| S27 | 0 | paycheck automatic deduction (ira or hsa) and paycheck automatic deposit | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | WITH | ON | 2009/12/14 11:42 |
| S28 | 0 | paycheck automatic deduction (ira or hsa) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | WITH | ON | 2009/12/14 11:42 |
| S29 | 0 | paycheck automatic deduction (ira or hsa or retirement) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | WITH | ON | 2009/12/14 11:42 |
| S30 | 5 | paycheck automatic deduction same(ira or hsa or retirement) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | WITH | ON | 2009/12/14 11:42 |
| S31 | 18 | paycheck automatic deposit | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | WITH | ON | 2009/12/14 11:43 |

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| S32 | 0 | pooled source account | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | NEAR | ON | 2009/12/14 12:54 |
| S33 | 11 | pooled source account | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | WITH | ON | 2009/12/14 12:54 |
| S34 | 59 | (pooled or aggregat\$3 or consolidated) multiple source account | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | WITH | ON | 2009/12/14 13:09 |
| S35 | 0 | (pooled or aggregat\$3 or consolidated) multiple source account | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | NEAR | ON | 2009/12/14 13:09 |
| S36 | 8 | (pooled or aggregat\$3 or consolidated)near5 multiple source account | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | NEAR | ON | 2009/12/14 13:09 |
| S37 | 7 | "5835896".pn. or "2002010773" | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | NEAR | ON | 2009/12/15 08:37 |
| S38 | 2 | "2002010773" | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | NEAR | ON | 2009/12/15 08:39 |
| S39 | 12 | (share or allocat\$3) bid portion | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | NEAR | ON | 2009/12/15 08:42 |

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| S40 | 0 | "20040010462" and pool | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | NEAR | ON | 2009/12/15 08:58 |
| S41 | 2 | "20040010462" and consolidat\$3 | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | NEAR | ON | 2009/12/15 08:58 |
| S42 | 6 | "20040128180" or "2003015880" | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | NEAR | ON | 2009/12/15 09:31 |
| S43 | 4 | "2003015880" | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | NEAR | ON | 2009/12/15 09:32 |
| S44 | 2 | "20030158800" | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | NEAR | ON | 2009/12/15 09:33 |
| S45 | 2 | "20030167217" | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | NEAR | ON | 2009/12/15 09:50 |
| S46 | 65 | 706/39.ccls. | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | WITH | ON | 2009/12/28 11:40 |
| S47 | 3089 | 705/39.ccls. | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | WITH | ON | 2009/12/28 11:41 |

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| S48 | 50 | S47 and (prior or before or preceding or previous) (card near (issuance or issued or issuing or granted or received or given or approved)) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | WITH | ON | 2009/12/28 11:42 |
| S49 | 38 | S48 and (balance or account or amount near due or debt or liability) (paid down or pay down or reduc\$3 or lessen or lower\$3 or limit\$2) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | WITH | ON | 2009/12/28 11:43 |
| S50 | 2 | "20020123962" | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | WITH | ON | 2009/12/28 11:47 |
| S51 | 78719 | "705"/.ccls. | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | WITH | ON | 2009/12/28 11:48 |
| S52 | 12094 | S51 and(balance or account or amount near due or debt or liability) (paid down or pay down or reduc\$3 or lessen or lower\$3 or limit\$2) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | WITH | ON | 2009/12/28 11:50 |
| S53 | 12094 | S52 and (balance or account or amount near due or debt or liability) (paid down or pay down or reduc\$3 or lessen or lower\$3 or limit\$2) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | WITH | ON | 2009/12/28 11:50 |

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| S54 | 6 | S51 and(balance or account or amount near due or debt or liability) (paid down or pay down or reduc\$3 or lessen or lower\$3 or limit\$2)(prior or before or preceding or previous) (card near (issuance or issued or issuing or granted or received or given or approved)) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | WITH | ON | 2009/12/28 11:51 |
| S55 | 15 | ("3648020" "4650978" "4736094" "4877947" "5517014" "5557516" "5991747").PN. OR ("6764001").URPN. | US-PGPUB; USPAT; USOCR | NEAR | ON | 2009/12/28 11:54 |

12/28/2009 1:33:04 PM

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